



VOUME 7 ISSUE 1

ZIP LINE

JANUARY-FEBRUARY 2023

WHERE

WILL YOU BE

Legislative Summit
Washington, D.C.
March 19 ~ 22

Wisconsin State Convention
Lake Delton, WI
May 5 ~ 7

7th UPMA National Convention
Denver, CO
Aug. 26 ~ Sept. 1

Retiree's 31st Annual Jamboree
Barneveld, WI
Sept. 17 ~ 19

Central Area Officers Summit
Indianapolis, IN
Sept. 22 ~ 24

IN 2023

UPMA EXECUTIVE BOARD 2022



Laurie Weilep
President



Pauline Colamatteo
President Retirees



Julie Erdmann
Secretary-Treasurer



Rick Dama
Editor - Webmaster



Jeannie McLaughlin
Executive VP (Membership)



Joan Baumgart
Vice President (Legislative)



Pamela Ritchie
Vice President (Education)



Melissa Tarlton
Vice President (PAC)

UPMA Position	Name	Office	Office	Cell/Home	Internet Address
EXECUTIVE BOARD 2022					
President	Laurie Bue	Elk Mound WI 54739	715 879-5365	612 720-8047	redgizzy555@gmail.com
Executive VP (Membership)	Jeannie McLaughlin	Winthrop Harbor IL 60096	847 731-8215	847 529-8067	jeannie9966@sbcglobal.net
Vice President (Legislative)	Joan Baumgart		0	920 572-0297	jngbaumgart@wolfnet.net
Vice President (Education)	Pamela Ritchie	New London WI 54961	920 982-2811	920 268-7183	pastorpamela08@aol.com
Vice President (PAC)	Melissa Tarlton	Shawano WI 54166	715-524-3764	920 598-1180	melissatarlton@gmail.com
Secretary/Treasurer	Julie Erdmann		0	262-949-1782	Juliea@elknet.net
Editor ~ Website Administrator	Rick Dama		0	262 719-1267	radpm3262@gmail.com
President Retirees	Pauline Colamatteo		0	608 434-0647	pncola@tds.net
Past President (2019)	Sunday Barnaby	Winter WI 54896	715 266-2651	715 492-8843	sundaybarnaby@gmail.com
Email address for Wisconsin UPMA, President and for Adverse action is wilupma@gmail.com					
COMMITTEES 2022					
Member Representative Chair	Laurie Bue	Elk Mound WI 54739	715 879-5365	612 720-8047	redgizzy555@gmail.com
Member Representative	Jeannie McLaughlin	Winthrop Harbor IL 60096	847 731-8215	847 529-8067	jeannie9966@sbcglobal.net
Member Representative	Nancy Ackerman	Thiensville WI 53092	262 242-0955	715-842-0066	nortoniii@yahoo.com
Member Representative	Patrick E. Foy			920 450-2873	gomugo@athenet.net
Member Representative	Robert Mayer			920 366-3714	bmayer@new.rr.com
Parliamentarian	Michaeleen Everson		0	608 574-5128	jeverson608@gmail.com
Scholarship Chair, Chaplain	Margaret (Peg) Szymanski		0	608 296-3653	richi@palacenet.net
Memorial Service Chairman	Linda Hobbs		0	715 35-3267	clhobb@wctc.net
Convention Chair	Margaret (Peg) Szymanski		0	608 296-3653	richi@palacenet.net
RETIREES					
President Retirees	Pauline Colamatteo			608434-0647	pncola@tds.net
Executive VP Retirees (Membership)	Valerie Nehls		0	608 921-6468	postmaster53523@gmail.com
Vice President Retirees	Bill Tierney			608 697-5920	wctierney@charter.net
Sec/Treas Retirees	Marianne Zarling		0	920 420-3826	pm54947@gmail.com
Past President Retirees (2019)	Bill Tierney		0	608 697-5920	wctierney@charter.net
UPMA-National Office	Gerri Swarm		0	703 683-9027	gswarm@unitedpma.org



Jeannie McLaughlin, PM, Winthrop Harbor IL
Executive VP, Membership 2023

Greetings Team Wisconsin!

I hope this issue of the Zipline finds everyone doing well and breathing easier after another explosive Peak Season. I am happy to report that my retirement countdown on my phone application has finally reached the number ZERO on January 9th 2023. I have signed my retirement papers, mailed them in, and have received an email notification that my papers have been received. I truly have mixed feelings right now as I am still processing the changes that will occur in my life in my next chapter. Financially it would probably be a good idea to keep working, but mentally, physically and spiritually, I know this isn't what is best for me. I love the Post Office, I am truly a postal dork, but the old-timer in me just can't handle the changes, there was a time when the idea of not getting a route delivered was not an option, and would have never happened. Our priority



was delivering mail and providing valuable services to our customers. Now as things have shifted to telecoms and numbers, numbers and more numbers, I am of the opinion that our main focus and "flavor of the month item" have taken us in the wrong direction, this truly makes my heart very sad. When I

was hired in 1986, I was a PTF, my time counted towards retirement, I know decisions were made for financial reasons to change this process when we started hiring non-career employees, however, this system isn't working, we can't compete with private companies that are paying the same or more pay and offer a set schedule with benefits right off the bat. As a career employee, I wouldn't consider leaving all the wonderful benefits I was receiving and the peace of mind I had that if something happened to me, my family would be ok. As a single Mom, I never worried about taking my kids to the doctor for scheduled or unscheduled visits, my children had everything they needed and most everything that they wanted, The Post Office has been so good to me and my family and for that I will remain grateful for the opportunities that were made available to me just because I was an employee. As I

am walking towards my future of being a retiree, I will miss the employees I have had the privilege of working with and had the honor of calling some of them friends, In my career, I have worked in 18 different offices both in Illinois and Wisconsin, and I have been a titled Postmaster in 8 different units, after being promoted in 2003. Again, the Postal dork in me still loves the Post Office, I love what we do and the services that we provide to our community, I just don't love the changes. My hope for the future of the



Mr and Mrs Claus with Charlie.
 Jeannie's retirement dream job.

Post Office is that they will consider going back to hiring career employees and that they will be able to recruit and hire valuable, loyal people that will be treated that way and love what they are doing enough to want to stay. As I walk away from the Post Office, I firmly remain committed to staying with UPMA. As a member of the Postmaster organizations since I first became an EAS, I can't thank them enough for the opportunities that I have been given, the representation that I received when I was unfairly given a letter of warning, and for the amazing network of people that I have been blessed to meet. As the Executive Vice President of UPMA for the state of Wisconsin, I will need to be replaced as this position needs to be held by an active employee, if you are interested in stepping up and



Stepping Up!

helping other Postmasters, we would love to hear from you, it is a volunteer position, however the rewards are well

(Continued on page 6)



**Joan Baumgart, PM Princeton
Vice-President, Legislative 2023**

Hello Everyone!



Legislative Summit Registration Form

There has been nothing done on the H.R. 82 Social Security Fairness Act in Congress. No discussion, no bringing to the floor for a vote. Nothing.

The big news in Congress has been the voting for a new House Speaker. Republican Kevin McCarthy from California has been trying to become elected as the new House Speaker. There has been a lot of GOP infighting. It's been said that Kevin McCarthy does not inspire confidence as a leader. He needs 218 votes to become House Speaker. After four days of compromise and negotiations and 15 rounds of voting, Kevin McCarthy was elected Speaker of the House of Representa-

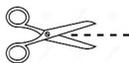
tives. He now becomes the most powerful member of the Republican party. He received 216 out of 222 votes, of those present, to become the next Speaker of the House. Hopefully the party members can put aside their differences and do what's right for the country. The Speaker is both the House's presiding officer, party leader, and the institutions administrative head. Without a Speaker of the House, no business can be conducted



on the House floor.

UPMA 2023 Legislative Summit will be held March 19-22, 2023, at the Hyatt Regency Crystal City, Arlington, VA. If you know of anyone who would be interested in attending the Summit, please give them Julie Erdman's contact information. It's a great way to address Postal concerns with our Representatives, or their Legislative aides, who then pass the concerns along to the Representative.

Joan Baumgart



UPMA PAC CONTRIBUTION CARD

**Mail to: United Postmasters and Managers of America Political Fund
8 Herbert Street
Alexandria, VA 22305-2600**

Date _____

\$ _____ Check Enclosed Credit/Debit Card (one time) Credit/Debit Card (recurring monthly)

Member ID: (if known) _____

Credit/Debit Card Contributions:

Name: _____

Acct.# _____ CVV: _____

Address: _____

Exp. Date: _____ / _____

City St Zip: _____

Signature: _____

UPMA PAC will neither favor nor disadvantage anyone based on the amount of contribution, or the decision not to contribute to the non partisan political action fund.





Melissa Tarlton, PM Oconto
Vice-President, PAC Chair 2023

RRECS when every day feels like mail count...



With the new era of rural carrier compensation starting this spring comes many changes. The Rural Route Evaluated Compensation System (RRECS) is over 10 years in the making. Gone are the days of a few week count once every couple of years. Now rural carriers will be compensated based in part from:

- * rolling 52 weeks of data/volumes
- * 4 weeks of mini mail surveys a year
- * daily activity scans performed by the rural carriers
- * 47 different drive speed calculations based on how many feet are between each mailbox
- * Distance from the mailbox to where a carrier parks to deliver a parcel to the door.
- * Distance from the vehicle to the door where a carrier delivers a parcel that doesn't fit in a mailbox.
- * 181 total standards

And when I say data, I mean DATA.... Here is an example of the complexity of the formula used for one large parcel that the carrier has to drive 1000 feet from the mailbox to the park point near the door and walk 100 feet from the vehicle to the door.

- 30.9 seconds to handle, organize, mark and load the parcel onto the conveyance.
- 60.0 seconds drive time from the mailbox to the park point near the door.

- 51.4 seconds walking from the vehicle to the door.
- 51.1 seconds prelim & concluding at vehicle for trip to door.
- 12.3 seconds gather parcel from the vehicle.
- 11.7 seconds placing the parcel at the door, scanning the parcel.

TOTAL 217.4 seconds (3.62 minutes)

On a positive note, it will take just a few minutes daily to count each route for the mini mail survey which only makes up about 6% of the carrier's evaluation. Compensation for various office walk activities is .00429 a minute per foot. Random "raw" letters receive .0647 minutes a piece. Due to minimal time standards measured at the mini mail survey the expectation is that disagreements during the mini mail survey should be resolved at the local level.

I had hoped that with the implementation of RRECS it would lower the friction between managers and carriers but in many ways it has made it worse....now every day can feel much

like a mail count. Managers are now required to daily validate carrier activity scan entries which can make every day feel like count.

Often, carriers aren't making incorrect activity scans maliciously. Managers need to make sure all rural carriers along with any other craft delivering rural routes understand when to utilize daily activity scans.

As we do with other crafts spot check and observe. Review any anomalies. Actively supervise carriers when loading and during their afternoon duties which they get compensated actual time.

The minutes that a few carriers may try to manipulate a day is difficult to catch. And, for the few attempting to game the system most are honestly entering data. Others choose not to take the time to make the daily optional activity scans because of the minimal or no impact to their evaluation.

Many years ago I embraced a different mindset that has dramatically lowered the workroom floor temperature and my blood pressure. For the rural carrier that feels they are not getting paid enough and falsifies their route data, they have to live with themselves. Be kind to your rural carriers during these uncertain times for them.... trust but verify and keep calm and carry on!





Pam Ritchie, PM New London
Vice President, (Education) 2023

Greetings WI UMPA



Just a few words about myself. I Started working for the Post Office in 1990 as a RCA. Over the years I have worked at many different positions, City Casual, Clerk Casual, 204b, OIC, Supervisor and Postmaster .New London, WI 54961.

Throughout my career things have been changing, as I am sure you found as well in your career. One of the most frustrating aspects of change has been the lack of training. When the oppor-

tunity to go on a detail with NCED was presented to me, I jumped at the chance. I am teaching with eight other facilitators across the company the NSP v.2 via zoom. Every 80 hours we are starting the process of instructing 200 new supervisors in the basic knowledge of how to be the best supervisor they can be.

My hope and goal as your VP of Education, will be to find out what you want to know more about and keep each of

you at the top of your game in this ever changing work environment, commonly called -

The United States Postal Service.

Knowledge is a powerful tool we all can use,

Sincerely,

Pamela (Pam) Ritchie

(Continued from page 3)

worth the time invested making life better for yourself and your fellow teammates. I will also continue as a Chapter Member Representative, If you should receive notification to report for an investigative interview, it is very stressful and unnerving, having someone with you that has your back goes a long way in making that process easier for you. If you are a member and you need help, don't go alone. Call, we are here, we are available and we will do our best to help you in any way possible. As I am ending this article, I just want to let you know again, we need more TEAM members in Wis-

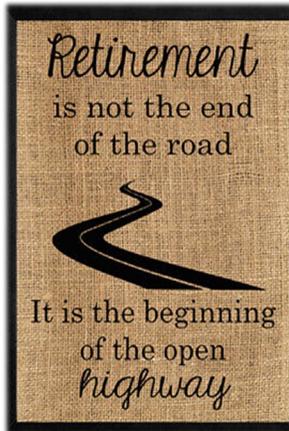
consin, currently our membership is only about 49%,

TEAM: Together Everyone Achieves More. Whether you just want to be a member or you wish to assist and become an active board member, we need people on board to join us. There is a still a membership contest where you can receive money if you can sign people up, they just need to put your name on the 1187 as the person who referred UPMA to them, call me at

847-529-8067 if you need assistance

with the process or if you just have questions. Anybody who signs up before 12/31/2023 will receive free dues for a year, this is a great opportunity to check us out and find out if there is value in it for you, you always have the option of getting out if you send in an 1188 in February or August and then you won't even have to pay anything, but I am confident that you will absolutely find value in the organization and the people you will meet. Stay well Wisconsin and stay in touch.

Jeannie McLaughlin



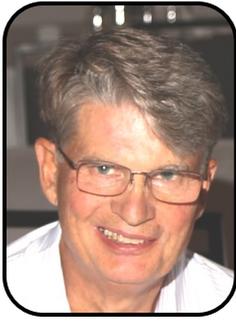
PS 1187



PS 1187
(on line fill and submission)



PS 1187r



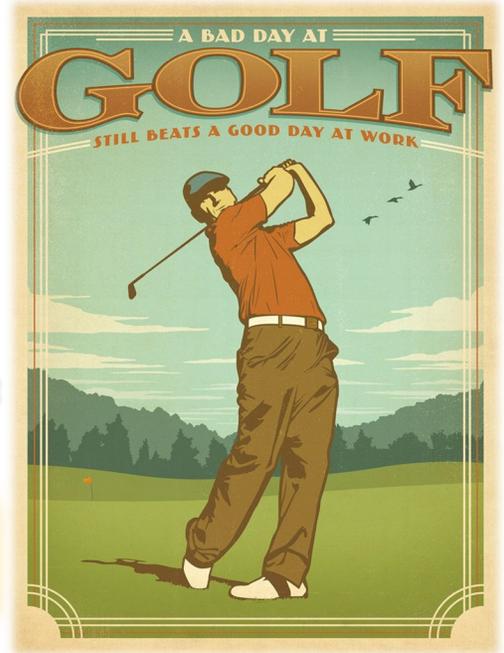
**Rodney E. Lothe, PM Retired
Convention Co-Chair**

Stay Tuned for Updates

No information on our golf outing. The courses I've tried to contact have not responded to me prior to the Zip Line going to print.

Convention 2023 Planning is under way.

Friday May 5, Saturday May 6 and Sunday May 7, 2023



Short Cuts Are Not The Solution

Richard Hui Adverse Action Member Representative

Greetings Postmasters and Managers,



Our National Convention in St. Louis has come and gone. I was very happy to see so many of my friends in St. Louis. However, I also noticed that quite a few of the active Post-

masters and Managers carried a weary face behind their smiles. I believe the constant pressure of trying to be balancing between getting the mail delivered while short staffed, and getting their own administrative duties accomplished as managers is really taking a toll.

The Postmaster General, who was one of our Keynote speakers, mentioned that while he acknowledged the staffing shortages, which results with Postmasters and Managers forced to deliver mail consistently, but he warned that until the hiring and On-boarding process becomes satisfactory, the practice of Managers delivering mail practices must be continued, as the mail must be delivered.

Without getting into the compensation issues, cross crafting and grievances issues, let us concentrate on the problem at hand, how to get everything done in a workday.

Because of the staffing issues, Postmasters and Managers will have to go to work early to sort mail, cover lunches and to serve customers because of clerk staffing shortage. They will then have to go on the road and deliver mail to cover carrier shortages. By the time they return to their perspective office, they have already worked 10 hours or more. In addition, they still must accomplish their adminis-

trative duties, and often stay even later to try to get it all done.

Suffice to say, one can only do so much before physically or mentally breaking down. Under these conditions, striking a balance between work and family is almost impossible.

Unfortunately, this is when temptation arises, to just **Short Cut** duties and responsibilities and call it a day. Postmasters and Managers will get themselves in trouble, by completing checklists without really performing the check and balances. In fact, falsifying records can result in receiving suspensions, downgrade, or possible termination.

My advice to you is quite simple, when everything is a priority, then nothing is. If getting the mail delivered and servicing your customers is your number one priority, as your Postmaster General indicates, then that task must be taken as your priority. When you are running out of time to finish your administrative duties daily, you must inform your immediate manager, in writing, to inform him or her and explain why you cannot fulfill your duties and request assistance to allow you to perform your job in satisfactory manner. As usual, make yourself a hard copy and keep it in your personnel folder for future references.

Remember, striking a balance between your health, work and family is paramount. After all, your health and sanity is important and without your family's love and support, nothing else really matters.

Register For:

UPMA 2023 Legislative Summit

March 19-22

Hyatt Regency Crystal City, Arlington, VA



United Postmasters and Managers of America

Join UPMA Members on the hill for our annual Legislative Summit in Washington D.C. Going to this Summit is very important so our voices can be heard early in the congressional cycle. We need to start making relationships and educating new freshmen and new committee members on Postal and UPMA issues. All UPMA members, active or retired, are eligible to attend.

Tentative agenda:

- Sunday, March 19, 2023 Dinner with attendees.
- Monday, March 20, 2023 General Business Session, training and Speakers.
- Tuesday, March 21, 2023 Visits with Representatives/Senators and their staff on Capitol Hill.
- Wednesday, March 22, 2023 travel day.

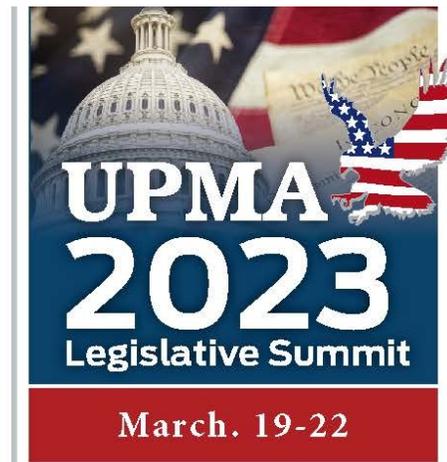
Partial reimbursement of travel expenses are available from the Wisconsin Chapter of UPMA.

For more information and registration contact:

Julie Erdmann
WI UPMA Secretary/Treasurer
PO Box 11
Elkhorn WI 53121-0011

Phone 262-949-1782
Email: juliea@elknet.net

You also may register online at www.unitedpma.org



2023 Legislative Summit
Registration Form

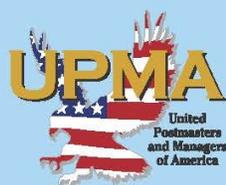
Registration Fee: On or before Feb. 15, 2023 \$45
After Feb. 15, 2023 \$65

Hotel Information

Reserve rooms at the Hyatt Regency Crystal City, 2799 Richmond Highway, Arlington, VA 22202; 1-800-233-1234. The room rate of \$209 will be honored until March 1, 2023, or until the room block is sold out, whichever comes first.

All reservations must be accompanied by the first night's room deposit. After March 1, all first-night room deposits will be non-refundable.

The \$209 room rate includes 50% off valet parking, complimentary access to the health club and complementary shuttle to/from Reagan National Airport.



7th UPMA National Convention

Aug. 26-Sept. 1, 2023

Official Registration Form

Registration also available at www.unitedpma.org

Register on-site in St. Louis and save!

Please complete one form per registrant. Photocopy the form for additional registrations.

First Name: _____ Last Name: _____

Title:

- Postmaster/OIC
- Supervisor
- Manager
- EAS Professional
- Associate
- UPMA Retired
- Spouse
- Guest

First Name (for your badge): _____

Post Office You Represent City: _____ State: _____

Your Mailing Address: _____

City: _____ State: _____ ZIP+4 _____

Cell Phone: _____

E-mail: _____

Active First-Timer?

Yes No

UPMA Retired First-Timer?

Yes No

Convention Registration (only one person per form):

Please circle the appropriate fee:

	8/20/22- 8/25/22	8/26/22- 3/31/23	4/1/23 6/30/23	After 6/30/23
Postmaster/Manager/Supervisor/ Associate/OIC/EAS Professional	\$150	\$165	\$200	\$250
Daily registration is available at \$75/day.				
First-Timer*—Active	\$95	\$95	\$95	\$95
UPMA Retired or Guest† (UPMA Retired Luncheon included)	\$122.50	\$133.75	\$160	\$197.50
Auxiliary/Spouse/ Postmaster Guest	\$140	\$155	\$190	\$245
(Does NOT include UPMA Retired Luncheon)				

Children (17 and under) \$80; includes child's meal at the Grand Banquet.

*First-timers must pay their registration fee in advance using this form; online registration not available. After attending the convention, they must submit a form to the National Office to be reimbursed.

†UPMA Retired member may have one guest (not an active member) register for the same price.

Grand Banquet: Aug. 31, 2023

Payment Information

Convention Fee: \$ _____

_____ Additional tickets for UPMA

Retired Luncheon @ \$35 each \$ _____

Total Payment: \$ _____

Check payable to UPMA

Visa/MasterCard

Card number _____

Card security code: _____ Expiration date: _____

(3- or 4-digit code imprinted on card)

Signature: _____

Mail with full payment to UPMA National Convention
Registration, 8 Herbert St., Alexandria, VA 22305-2600.

Hotel Reservation

UPMA has a special rate at the convention hotel beginning Sept. 3, 2022. You must call the hotel directly to make a reservation. The National Office will not handle room reservations. **To make a reservation, you must make a deposit to the hotel in the amount of your first night's lodging; this deposit is non-refundable after July 24, 2023.** All room cancellations must be made directly with the hotel. To secure the special UPMA rate, you must identify yourself as part of the UPMA convention. The rate is available only until July 24, 2023, or all rooms in the block are sold, whichever comes first. The group rate is available five days pre- and post convention based on availability.

Sheraton Denver Downtown Hotel

1-888-627-8405

\$159—single/double/triple/quad

Be sure to request the UPMA group code: UPMA 2023

Registration Cancellation Refund Policy

Requests for cancellation refunds must be made in writing to the UPMA National Office. Requests must be postmarked by June 1, 2023; no refunds after that date. All refunds are subject to a \$40 handling fee.

Registrations are non-transferable.

**Questions?
Call 703-683-9027**

DENVER
COLORADO





**Julie Erdmann, PM Retired
Secretary/Treasurer**

Enjoy Your Family This Holiday Season!



UPMA
United Postmasters and Managers of America

Wisconsin Chapter

Audit Report: 1/7/2023

RETIREE ~ MEMORIAL FUND

<input checked="" type="checkbox"/>	April 1 ~ Dec 31	2022
<input type="checkbox"/>	Jan 1 ~ Dec 31	2023

The Auditing Committee met on Friday January 6, 2023 for the bi-annual Audit and Report of the **RETIREE ~ MEMORIAL FUND**. The committee examined **Vouchers, Statements, and Checks**. The above are correct and in balance with the latest Bank Statement.

Opening Balance Retiree Bank Statements: (date)	4/1/2022	\$7,816.39 +
Deposits made thru: (date)	12/31/2022	\$3,002.68 +
Total Opening Balance and Deposits:		\$10,819.07
Total outstanding Retiree checks: (chdckbook)		-
Total Withdrawals for Audit Period: (statement)		4024.8 -
Audit period closing bank statement		\$6,794.27
Audit period closing Retiree Check Book Balance:		\$6,794.27

Opening Balance Memorial Bank Statements: (date)	4/1/2022	\$491.98 +
Deposits made thru: (date)	12/31/2022	\$896.60 +
Total Opening Balance and Deposits:		\$1,388.58
Total outstanding Memorial checks: (chdckbook)		\$25.00 -
Total Withdrawals for Audit Period: (statement)		210.25 -
Audit period closing Bank Statement		\$1,203.33
Audit period closing Memorial Check Book Balance:		\$1,178.33

Auditing Committee:

Chairperson ~ Auditor: *[Signature]*
Signature & Date

Auditor: *[Signature]*
Signature & Date

Copy of Audit Reports UPMA 2022(1405) Retiree & Memorial Accounts

Are you done with the cold yet? So am I so we are driving south for a couple of weeks! Your board has been busy already working in the new year. Along with planning for our convention in May, I also had the yearly audit of our books (WooHoo! Passed again). During our January meeting we comprised the new budget for 2023. We are still finalizing the budget but I have attached the results of audits for you to read. After all this is your organization so we should be transparent in all we do! Till next time,

Julie

Does anyone else have a plastic bag full of plastic bags, or is it just me?

So, you drive across town to a gym to walk on a treadmill?

UPMA
United Postmasters and Managers of America

Wisconsin Chapter

Audit Report: 1/7/2023

SCHOLARSHIP FUND

<input checked="" type="checkbox"/>	April 1 ~ Dec 31	2022
<input type="checkbox"/>	Jan 1 ~ Dec 31	2023

The Auditing Committee met on Friday January 6, 2023 for the bi-annual Audit and Report of the **SCHOLARSHIP FUND**. The committee examined **Vouchers, Statements, and Checks**. The above are correct and in balance with the latest Bank Statement.

Opening Balance Shown on Bank Statement: (date)	4/1/2022	\$2,465.49 +
Deposits made through: (date)	12/31/2022	\$2,283.00 +
Total Opening Balance and Deposits:		\$4,748.49
Total disbursements for period:		\$2,000.00 -
Current outstanding vouchers:		\$500.00 -
Total Opening Balance and Deposits (minus) total disbursements: (Closing Bankstatement and Quick Books)		\$3,248.49
Audit period closing Check Book Balance: (Bank Statement Endino minus Current Outstanding Vouchers)		\$2,748.49
Balance of Vanguard Fund as reported: (date or none)	12/31/2022	\$43,475.58 +
TOTAL of All SCHOLARSHIP FUNDS:		\$46,224.47

Auditing Committee:

Chairperson ~ Auditor: *[Signature]*
Signature & Date

Auditor: *[Signature]*
Signature & Date

Copy of Audit Reports UPMA 2022(1405) Scholarship Fund

UPMA
United Postmasters and Managers of America

Wisconsin Chapter

Audit Report: 1/7/2023

GENERAL FUND ACCOUNT

<input checked="" type="checkbox"/>	April 1 ~ Dec 31	2022
<input type="checkbox"/>	Jan 1 ~ Dec 31	2023

The Auditing Committee met on Friday January 6, 2023 for the bi-annual Audit and Report of the **GENERAL FUND ACCOUNT**. The committee examined **Vouchers, Statements, and Checks**. The above are correct and in balance with the latest Bank Statement.

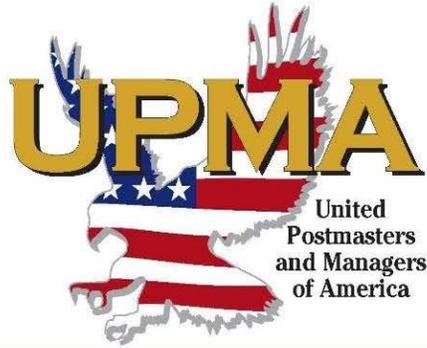
Opening Balance Shown on Bank Statement: (date)	4/1/2022	\$29,930.95 +
Deposits made through: (date)	12/31/2022	\$40,585.39 +
Total Opening Balance and Deposits:		\$70,516.34
Total disbursements (vouchers) for period:		\$46,838.47
Current outstanding vouchers:		\$190.00 +
Last period outstanding checks (cashd):		-
Total Opening Balance and Deposits (minus) disbursements:		\$23,677.87
Closing Bank Statement		\$23,677.87
This line should be Zero		\$0.00
Audit period closing Check Book Balance: (Closing Bank Statement and Quick Books Ending minus Current Outstanding Vouchers)		\$23,487.87
Money Market	12/31/2022	\$43,432.71
Balance of 3 Year CD I.D. # 46 as reported: (date or none)	12/31/2022	\$40,222.19
TOTAL of All GENERAL FUNDS:		\$107,142.87

Auditing Committee:

Chairperson ~ Auditor: *[Signature]*
Signature & Date

Auditor: *[Signature]*
Signature & Date

Copy of Audit Reports UPMA 2022(1405) General Fund



UPMA Member of the Year Nomination

There are those who have significantly contributed to UPMA who have done an outstanding job in performing their duties as a Postmaster, Manager or UPMA Member and who have actively participated in their communities or this organization.

We can recognize these people by nominating them as UPMA Member of the Year. From the nominations, an individual is chosen as the Wisconsin UPMA Member of the Year.



Name: _____

Office: _____

Date Appointed: _____

Date Joined LEAGUE/NAPUS/UPMA: _____

Offices held in LEAGUE/NAPUS/UPMA: _____

Other Postal Positions: _____

Civic Awards, Honors, etc. _____

Attendance at State, Area and National Levels: _____

Nominated by: _____

If you know of a UPMA member you feel is worthy of consideration for this award, submit your nomination by April 1 :

Attn: UPMA Member of the Year
PO BOX 11
Elkhorn, WI 53121-0011



**Peg Szymanski, PM Retired
Scholarship Chair, Chaplain and
Convention Co-Chair**

Happy New Year



The Scholarship Report

Now is the time for our Membership's seniors, graduating this year from High School, to complete an application for a \$1000.00 Scholarship from the Wisconsin Chapter of Postmasters and Managers of America.

TEN - \$1000.00 Scholarships will be awarded this Spring. As tradition has it, the awards take place during our Banquet Night. Once again, hosting this event is the Clarion Hotel and Suites / Wintergreen Conference Center in Lake Delton WI on Saturday May 6, 2023.

A qualifying UPMA member is:

- A Dues-Paid Active Member
- A Dues-Paid Retiree
- A Dues-Paid Deceased Member's- Spouse.

Applications will be accepted from High School graduates, attending their first year at an accredited College OR Technical College.

These scholarships are given in two, \$500 payments. The first will be paid at the beginning of the first semester, with proof of enrollment. The second will be paid at the successful completion of the first semester when the student's grades are submitted.

An application is included in this issue. **Frequently Asked Questions** are also included in this issue.

There is a **Scholarship application submission deadline of March 10, 2023**

Your application **MUST BE POSTMARKED BY March 10, 2023** to be accepted for consideration.

Good Luck!

I would just like to add for those who are new and not aware; the Scholarship Program is not supported by the monthly dues that are paid by the membership but through fundraising and generous donations from Postmasters and Managers and Postmasters Retired at our Annual State Convention.

Peg Szymanski, Chairperson
UPMA Scholarship Program
W7641 Evergreen Ave.
Westfield, WI 53964-8247

The Chaplin's Corner

I read this the other day and thought it so appropriate for this age which we are living in, where groups, associations, clubs, organizations and even churches are experiencing a decline in membership, whether a person be a card carrying member only, or an active, involved member of a group.

I am sure there are groups out there

studying this decline, all the social aspects and how they are woven into this trend society is experiencing.

I do find that this brings home thoughts we all have had, on groups we've all been involved in, in one shape or another, where we wonder, where has everyone gone and what has happened to the desire to belong?

Reverend Okechukwu put it together well in his article: *Being Together is Divine*. Even across the globe the sentiments are the same. We are all here for a purpose and for one another.

God's blessings to you all and your families in 2023.

Peg

Being Together is Divine

By: Reverend Aroh Brendan Okechukwu, Nigeria

A man, who regularly attended Community meetings suddenly without any notice stopped participating. After a few weeks, one very cold night, the

leader of that Group decided to visit him. He found the man at home, alone, sitting in front of a fireplace where a bright fire burned. The man welcomed

the Leader. There was a great silence. The two Men only watched the dancing flames around the logs that crack-

(Continued on page 16)

UPMA Wisconsin Chapter Scholarship FAQ's-2023

What Scholarships are available?

The members of UPMA Wisconsin Chapter sponsor
TEN \$1000 scholarships.



Who is eligible to apply? An applicant must be a child, stepchild, ward, grandchild or step grandchild of a Dues-Paid active, retired, or deceased UPMA Wisconsin Chapter Postmaster.

AND all of the following:

A High School Graduate who is admitted as a FIRST YEAR STUDENT for fall admission to an accredited College, University, or Technical School. The applicant must be maintaining a "C" grade average, be capable of pursuing further education and must be capable of providing means for his/her living expenses while attending school either from his/her own funds or reasonable assurance of earning same while in school.

What documentation must be submitted to apply for a Scholarship?

A completed UPMA Wisconsin Chapter Scholarship application signed by both the applicant and a parent. (Please use an additional sheet if space does not allow on the application).

On an additional sheet of paper, a biographical sketch outlining your background, your decision to pursue higher education and how you view your future once you complete your education.

A copy of the student's scholastic grades and attendance record.

A copy of the student's SAT and/or ACT scores if these exams were taken.

An endorsement letter from a responsible person not related to the student, who has had an opportunity to personally observe the student, and who can offer a worthwhile opinion of character, work ethic and other personal attributes.

****IMPORTANT NOTE:** Please use a black pen or use the fill-in function for the online form. www.wiupma.org Without the UPMA Wisconsin Chapter Scholarship application being fully completed and ALL of the documentation described above, your application cannot be thoroughly evaluated. An incomplete application packet will not be advanced to the judges. The missing documentation or a second application attempt will not be accepted after the application deadline.

How will the Scholarships be awarded? Each application will be judged individually, taking into consideration the factor of ability, proven performance, community involvement, the sincerity of purpose and the need of cultivation of the applicant's initiative and ambitions.



2023 10 \$1000 Scholarship's

2023 APPLICATION FOR A UPMA WISCONSIN CHAPTER SCHOLARSHIP

Please use black ink, do not use a pencil or colored pens in the completion of your application.

PERSONAL INFORMATION

I am applying for a: College Scholarship Technical School Scholarship

Student's Full Name _____

Permanent Address _____

Student's email address _____

Date of Birth _____ Telephone Number _____

Date Graduated or will Graduate _____ Rank in Class _____ of _____ (Class size)

Name & Address of High School _____

Name of Principal _____ Name of Counselor _____

Name of UPMA member that qualifies you for this scholarship _____

PAID Active Member PAID Retire Deceased (UPMA Associate member's (spouse)).

Your Relationship to this UPMA member _____

Please list this member's involvement in UPMA or the former Associations: NAPUS or National League of Postmasters. (i.e.: a member, or an officer's position that was/is held):

Name & Address & Email _____

Father or Guardian

Mother or Guardian

Name _____

Address _____

City St Zip _____

Email _____

Occupation _____

Employer _____

Phone number _____

How many siblings receive support from your parents? _____ How many currently attend College? _____

List any known scholarships, grants or loans you will be receiving

Source _____ Amount _____

Source _____ Amount _____

Source _____ Amount _____

Do you plan to live at school or commute? _____

Do you plan to work during college? No Part-Time Full-time

Previous Work Record (Account for all positions since the age of 16 years old)

Place of Employment	Hours per Week	Employment Term
---------------------	----------------	-----------------

_____	_____	_____
-------	-------	-------

_____	_____	_____
-------	-------	-------

What College, University or Technical School do you plan to attend?

Name of Institution _____

School's Mailing Address _____

Intended course of study, Primary _____ Secondary _____

Have you applied for admission? _____ Have you been accepted? _____ Cost of annual tuition \$ _____

Please use an additional sheet of paper if needed for the following questions:

What scholastic honors have you received? (State year and nature)

What extracurricular or civic honors and awards have you received?

What offices and positions of leadership have you held?

What activities, either school related or non-school related have you participated in?

What hobbies do you have?

In order for your application to be considered complete and advanced for judging, **ALL FIVE** of the following This documents must be submitted

- This application completed to the best of your ability, including all signatures and contact information.
- On an additional sheet of paper, please write a biographical sketch discussing your plans for college, your vocation and the future. Please explain who or what has motivated you to pursue the specific field of study
- Submit a copy of your scholastic grades and attendance record (Can be obtained from your school or guidance counselor).
- Submit a copy of your ACT and/or SAT scores, if these exams were taken.
- Furnish an endorsement from a responsible person not related to you, who has had an opportunity to personally observe you, and who can offer a worthwhile opinion of your character, and work ethic.

STUDENT'S STATEMENT:

I state that the information presented in this application is accurate and truthful to the best of knowledge.

Student's Signature _____ Date _____

PARENT'S STATEMENT:

I acknowledge that I have read, understood and agreed with this application information that my son/daughter has submitted.

Parent's Signature _____ Date _____

**YOUR APPLICATION MUST BE POSTMARKED BY March 10th, 2023
TO BE ACCEPTED FOR CONSIDERATION.**

It is suggested that you use a service such as Priority Mail with USPS Tracking and address it to:

**Peg Szymanski,
UPMA Scholarship Program
W7641 Evergreen Ave.
Westfield, WI 53964-8247
(608)-296-3653**

Refer to the UPMA, Wisconsin Chapter website at www.wiupma.org
for Frequently Asked Questions or updated Scholarship Information

Convention 2023 Committees

Clarion Hotel & Suites and Wintergreen Conference Center

60 Gasser Rd, Baraboo WI 53913
(Lake Delton ~ Wisconsin Dells Area)
Thank you to all these volunteers.

Convention Committee

*Co-Chairs: Rod Lothe & Peg Szymanski
Committee:
Michaeleen Everson
Pat Helgesen
Valerie Nehls
Joan Baumgart
Bill Tierney

First Timers:

Rose Schulte

Silent Auction:

Galen Freymiller with Sally Retzlaff
Michelle Droese
& Jeannie McLaughlin

Registration:

Carol Wakeman

Sergeant At Arms:

Connie McGuinley:

Golf:

Greg Palecek & Rod Lothe:

Tours:

Jim Woodcock:

Hospitality Room:

Shari Ottery-Liebly & husband Ron

Parliamentarian:

Michaeleen Everson

Memorial Service:

Linda Hobbs

31st Annual Retiree Jamboree
September 18~19, 2023

Everyone is WELCOME
at the Jamboree !

The views expressed in this publication are the opinions of the writer and not necessarily the opinion or the position of the United Postmasters and Managers of America or the United States Postal Service.

(Continued from page 12)

led in the fireplace.

After a few minutes, the Leader, without saying a word, examined the woods that formed the fire and selected one of them, glowing most brightly of all, removing it to the side with a pair of tongs. Then he sat down again. The host was paying attention to everything, fascinated. Before long, the lone Member flame subsided, until there was only a momentary glow & the fire soon went out. In a short time, what was previously bright light and heat had become nothing more than a black & dead piece of wood. Very few words had been spoken since the greeting. Before preparing to leave,

the leader with the tongs picked up the useless piece of wood & placed it again in the middle of the fire. Immediately, the member piece of wood was rekindled, fueled by the light & heat of the burning coals around him.

When the leader reached the door to leave, the host said: Thank you for your visit and for your beautiful lesson. I'll return to the group soon.

Why is a Group important?

Very simple:

Because each member that withdraws takes fire & heat from the rest. It's worth reminding group members that they are a part of the flame. It's also good to remind us that we are all responsible for keeping each other's

flame burning. And we must promote the union among us so that the fire is really strong, effective and lasting.

The group is a family.

It doesn't matter if sometimes we are bothered by so many messages, quarrels, misunderstanding etc. What matters is to be connected. We are here to meet, learn, exchange ideas or simply to know that we are not alone.

Let's keep the flame Alive.

Life is Beautiful when we lift one another up.

Thank you for being part of any platform and I wish everyone a fruitful year come 2023.



United Postmasters and Managers of America

7th Annual Wisconsin State Convention Friday May 5 - Sunday May 7 2023

Clarion hotel & Suites and Wintergreen Conference Center, Lake Delton 2023

Please complete one form per registrant. Photocopy the form for additional registrations.

First Name: _____ Last Name: _____

Title: <input type="checkbox"/> Postmaster <input type="checkbox"/> Supervisor <input type="checkbox"/> Manager <input type="checkbox"/> OIC <input type="checkbox"/> Associate <input type="checkbox"/> PM Retired <input type="checkbox"/> Spouse <input type="checkbox"/> Guest	First Name (for your badge) _____ Post Office You Represent: _____ Zip: _____ Your Mailing Address: _____ City: _____ State: ____ Zip+4: _____ Cell Phone: _____ E-mail: _____	First Timer <input type="checkbox"/> Yes <input type="checkbox"/> No
---	---	---

Convention Registration (only one person per form):

<i>Please circle the:</i>	*Before 3/16/23
<i>Appropriate fee:</i>	3/15/23 4/1/23
Postmaster/Manager/Supervisor/	
OIC/Associate (full registration)	*\$65 *\$80
Postmasters Retired or Guest (full registration)	*\$65 *\$80
Business session and training (only, no meals)	\$25 \$25
Banquet (only)	*\$35 *\$40
Retiree Luncheon Saturday (only)	\$25 \$25
Banquet and Retiree Luncheon (only)	*\$50 *\$55
On Site Regis- tration (all registration after 4/01/23)	\$100

*Banquet: and Scholarship Award Night Saturday May 6, 2023

Payment Information

Convention Registration:	\$ _____
Additional (Banquet only) tickets:	\$ _____
Additional (Saturday Luncheon) tickets:	\$ _____
Additional (Banquet and Retiree Luncheon only)	\$ _____
Total Payment:	\$ _____

**Mail with full payment to: UPMA Convention Registration,
Attn: Julie Erdmann, PO Box 11, Elkhorn WI 53121-0011**

First Timers in attendance at the Convention will receive their registration fee refunded at the close of convention, provided they attend all business and training sessions. Also, a special gift will be presented to all First Timers and the sponsor who encouraged them to attend.

Questions? email Julie Erdmann
juliea@elknet.net

Sign up early

Hotel Reservation

UPMA has a special room rate of \$89/night (minimum 2 nights) at the convention hotel. You must call the hotel directly to make a reservation as soon as possible as the hotel is filling up fast this time of year. The Wisconsin UPMA Chapter will not handle room reservations. All room cancellations must be made directly with the hotel.

*When reserving your room, please identify yourself as part of the UPMA convention.

**Clarion Hotel & Suites
and Wintergreen
Conference Center
60 Gasser Road
Lake Delton, WI 53965
877-424-6423 or 608-254-2285**

**Be sure to request the
UPMA Convention rate.**

Registration Cancellation Refund Policy

Requests for cancellation refunds must be made in writing to the UPMA State President. Requests must be postmarked by March 15, 2023, for 50 percent refund. No refunds after March 15, 2023. These dates will be strictly adhered to; exemptions may be made with approval of the UPMA State President.

Wisconsin Non-Member Offices

January 22, 2023



Abbotsford	Delavan	La Farge	Peshtigo	Valders
Adams	Denmark	Ladysmith	Pewaukee	Wabeno
Algoma	Dodgeville	Lake Mills	Phillips	Walworth
Alma	Edgerton	Lake O Lakes	Pittsville	Waterford
Altoona	Egg Harbor	Little Chute	Platteville	Watertown
Amery	Ellsworth	Luck	Plover	Waunakee
Appleton	Fennimore	Luxemburg	Plymouth	Waupaca
Ashland	Fish Creek	Manitowoc	Port Washington	Waupun
Augusta	Florence	Marathon	Poynette	Wausau
Baileys Hbr	Fond Du Lac	Marshfield	Prairie Du Ch	West Bend
Baldwin	Fontana	Mayville	Prescott	Westby
Bangor	Franksville	Medford	Princeton	Weyauwega
Baraboo	Galesville	Menasha	Racine	Whitehall
Beaver Dam	Germantown	Menomonee Fls	Random Lake	Whitewater
Belleville	Grafton	Mercer	Reedsburg	Williams Bay
Beloit	Grantsburg	Merrill	Rice Lake	Wilmot
Birchwood	Green Bay	Milwaukee	Ripon	Winnebago
Blair	Greendale	Mineral Point	River Falls	Winneconne
Bonduel	Greenville	Mondovi	Roberts	Wisconsin Dells
Boscobel	Greenwood	Mukwonago	Schofield	Wittenberg
Brodhead	Hales Corners	Muskego	Sheboygan Falls	Woodville
Butler	Hartford	Neenah	Solon Springs	Wrightstown
Cameron	Hartland	Neillsville	Sparta	
Cashton	Hillsboro	New Franken	Spoooner	
Chilton	Holmen	New Glarus	Spring Valley	
Clam Lake	Horicon	New Lisbon	Stevens Point	
Clear Lake	Hubertus	New Richmond	Sturgeon Bay	
Cleveland	Independence	Oak Creek	Suamico	
Cochrane	Iron River	Oakfield	Sun Prairie	
Coleman	Janesville	Oconto	Superior	
Coloma	Jefferson	Oneida	Three Lakes	
Columbus	Kaukauna	Oshkosh	Tomahawk	
Crandon	Kenosha	Osseo	Tony	
Cudahy	Kewaunee	Pardeeville	Trempealeau	
De Forest	Kohler	Park Falls	Turtle Lake	
Delafield	La Crosse	Pembine	Two Rivers	

166 Non-Member
Offices Jan , 2023



170 Non-Member
Offices Nov, 2022



**Pauline Colamatteo, PM Retired
President, Wisconsin Retirees 2022**

Legislative Summit. State Convention



Happy New Year, and I truly hope it is a good one for all of us. The WI UPMA Executive Board convened, mostly in person again, last weekend at the site of our 2023 State Convention this coming May. The Clarion Inn and Suites / Wintergreen Conference Center in the Lake Delton, Wisconsin Dells area is such a great place to meet, the staff is so friendly and accommodating, and the hotel is well maintained, and the food is good. I'm not agreeing that it's close by, since I live in the town that boasts the "Northernmost Post Office"! But it's an easy drive for most. Look in this ZIP LINE for the information and register early. We are busy planning an interesting and fun

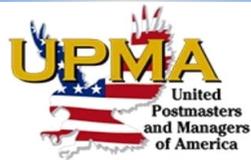
agenda for you all. It's not too early to make plans to attend.

Several UPMA members will be attending the Legislative Summit in March, we will be educating a new congressman from the 3rd district Derrick Van Orden. He replaced Ron Kind who retired after 25 years in the House. We will be setting up some topics to bring forward that are pertinent to UPMA issues after the dust settles from the Speaker of the House election. If anyone has any interest in joining us, please get in touch with any one of us listed in this ZIP LINE. Working together we can make things happen.

UPMA Members Are Your Leaders, Your Mentors, Your Family

Legislative Summit
March 19-22

6th UPMA National Convention
Aug. 20-26, 2022



United Postmasters and Managers of America
8 Herbert St
Alexandria VA, 22305
Phone 703-683-9027
Fax: 703-683-0923

Monthly Membership Status Report
03/2023

01/

STATE	POSTMR MBR PO	NONMBR P.O.	TOTAL LOCNS	MBR PO/ TOTAL=%	POSTMR MBRS	MGR/ SUPVR	ASSOC MBRS	PMR MBRS	RETD MBRS	COMP MBRS	TOTAL ACTIVE	TOTAL MBRS	
Iowa	IA	233	31	264	88.26%	235	122	66	5	234	20	362	682
Wisconsin	WI	165	168	333	49.55%	168	68	39	2	255	5	238	537
Tennessee	TN	131	135	266	49.25%	129	53	26	0	101	15	182	324
Maryland	MD	115	122	237	48.52%	115	55	23	1	62	4	171	260
California	CA	388	417	805	48.20%	384	266	35	0	260	35	650	980
Idaho	ID	59	73	132	44.70%	56	6	8	0	57	4	62	131
Alaska	AK	68	109	177	38.42%	68	7	2	3	27	1	78	108
District of Columbia	DC	0	1	1	0.00%	0	30	0	0	3	0	30	33
All State Totals:		8967	5156	14123	63.49%	8983	4291	2016	72	7740	496	13346	23598



Bill Tierney, PM Retired
Bill's Buzz

What Is Financial Wellbeing?

Hello Everyone

2023.....wow! I look forward to bringing you Bill's Buzz again this year. Thanks WI UPMA for giving me the space.

Speaking of a new year, did you notice a .30 cent a month increase for your dues as a retiree member of UPMA? Were you aware of this increase before it appeared on your annuity statement? I for one was very disturbed to find out the way I did, through the "grapevine", not from an official notification from UPMA. Very disappointing and I am afraid it will cost membership. I have heard from a number of retirees from around the county that are strongly considering dropping UPMA because of the way this was handled.

What Is Financial Wellbeing?

Financial wellbeing is how people feel about the control they have over their money. It's about achieving a sense of security, feeling that you are in charge of your day-to-day finances, and having enough money to make a choice about the life you live.

The two key aspects of financial wellbeing are having financial security, both now and in the future and understanding what makes you happy, and setting money goals to achieve that happiness.

Having a sense of control over your finances and being in a comfortable financial position means one thing less to worry about.

Identifying what makes you happy, and keeping this in mind, will help you improve your financial wellbeing over the long term.

Financial wellbeing isn't about how much money you have

A study from [Aegon](#) recently revealed

that earning more money doesn't make people worry less.

More than 1 in 3 top earners worry about money

The same survey also found that having a strong vision of your future self is likely to have a direct bearing on your debt-to-income ratio. This may be because having an established goal that will make you happy means you're more likely to manage your debt better.

Key takeaway

Great financial planning is about you, your family and your life goals and should increase your overall sense of wellbeing.

Our planning process helps us identify the goals and responsibilities that are important to you. Together, we'll create a plan to bring your ideas to life. To achieve this, we combine a relaxed and personal approach, proven processes, and forensic attention to detail.



Do the math, for each member we lose that is \$65.45. Takes a lot of .30 to make that up.

I hope everyone took the time to review their FEHB and FEHVIP plans during open season. I know I did and sure am glad. If I had not done my research I would have missed out on a significant savings opportunity. The fact that we can use the "checkbook" free of charge and/or OPM comparison tools certainly makes things easier. So why do I bring this up after open season? It is so you put in on your calendar for the fall to review.

So that fits right into this editions article:

Financial wellbeing can be broken down into five core elements

Chris Budd, author of [The Financial Wellbeing Book – Creating Financial Peace of Mind](#) breaks things down in to five separate elements:

1. *A clear path to achieve identifiable objectives*
2. *Control of daily finances*
3. *The ability to cope with financial shock*
4. *Financial options in life*
5. *Clarity and security for those we leave behind.*

Let's look at them in turn.

A clear path to achieve identifiable objectives

Work out what makes you happy and how to achieve that happiness. People don't necessarily derive happiness from the amount of money they have to spend.

Research has shown that only 38% of people have considered in detail what

(Continued on page 21)

makes them happy or gives value to their life.

Have you considered what brings you happiness or purpose?	
Age group	% of people who have given "a lot of" or "quite a lot" of thought to this question
65 – 74	35%
55 – 64	42%
45 – 54	36%

Source: [Aegon](#)

Wealthier people are more likely to think about what brings them joy and purpose

Happy people spend their lives doing two types of activity:

- Joyful activities – things you enjoy doing or which you find relaxing. Playing a sport or eating out with friends
- Purposeful activities – things that engage you or provide a useful purpose. Volunteering in the community, caring for others, or applying your DIY skills.

Joy = instant hits of happiness	Purpose = meaningful activities
Watching team sport	Volunteer work
Socialising with friends	Mending a broken shelf
Travelling	Raising children

Balance is important. If you know you spend more time on things that fall into the purpose camp, and not enough on the joyful stuff, consider how you could make a shift and rebalance to even things up.

Knowing your life goals and what you

want in the future can help you save for them and create a financial plan that invests in your future self and financial wellbeing.

Key takeaway

Lifestyle financial planning links the financial plan and investments with your personal ambitions.

Being the richest person in the graveyard is pointless, so we encourage you to enjoy the time you have on this earth.

For many of us, life consists of priorities, difficult choices and considered compromises. Our decisions often end up being a trade-off between several competing demands. Our job is about helping you consider the big issues in a way that helps you identify what matters most to you.

Control of daily finances

Know what you have coming in and going out. This covers the essentials like your mortgage or rent, bills and paying for food.

But setting aside money for the things that make you happy is important too.

An awareness of when and where you're spending can help you keep things under control. Being conscious of your income and outgoings can also help you identify areas where there's a potential to save.

40% of people have less than £100 to spend at the end of the month

No matter what income you have, people worry about money. Rather than always striving for "more", focus on what makes you happy over the long term. This positive mindset can help ease those worries.

Anthony Villis, Managing Director at First Wealth, has been a financial adviser for twenty-five years and knows

from experience that money does not make you happy.

"I have worked with clients in the past with oodles of cash who are constantly downbeat and miserable and worry about every aspect of their lives," he says, "and I know many people who have very little in terms of financial assets but live incredibly joyful, happy and enriched lives."

Key takeaway

A lot of us fall into the trap of thinking that success will automatically result in happiness, or that they're the same thing. But it won't, and they're not.

Chasing success can be exhausting, frustrating and even detrimental to your health. And many ambitious people forget to keep in mind what success looks like, or even define it properly in the first place, and end up burnt out.

The ability to cope with a financial shock

Have an emergency rainy day fund, ideally a minimum of three to six months' income, in an easy-access savings account.

We've all experienced the shock of an unexpected bill. Something you didn't see coming, like a problem with your house that isn't covered by insurance. Or something you couldn't account for, like unexpectedly losing your job.

Having an emergency fund means you'll have something to fall back on. Simply knowing it's there will give you peace of mind.

Money isn't everything but struggling to meet everyday costs or to keep a bit saved 'just in case' can make us worry.

Even if you feel financially secure in all

(Continued on page 22)

(Continued from page 21)

other regards, having a freedom fund gives you future options, and you'll probably sleep better too.

A third of people don't have a rainy day fund

[Research](#) shows that financial worries cause:

- Sleepless nights (26%)
- Anxiety (45%)
- Difficulty finishing everyday tasks (16%)

Relationship troubles (45%)

If you're among this group, start setting aside a bit of money each month. This single small act can improve your financial wellbeing and give you more freedom from worries.

Key takeaway

Write down your exact financial goal, for example, "I want to save six months' expenses in a separate easy-access savings account by January 2023". Stick the note on your fridge or somewhere it will regularly remind you of your target.

This can help you stay on track to achieve it, especially if you add:

- A date so you can work out how much you can afford to save
- A fixed point you'll make the payment into your savings account

Automatic payments – set up a standing order to send the money to your savings account.

Take the boredom out of budgeting by combining it with something you enjoy. Listen to your favourite music as you work or combine it with a glass of wine or a cup of tea and an indulgent slice of cake.

Financial options in life

Another way to look at your emergency rainy day savings is to treat it as a freedom fund that will give you future options. This is a big part of achieving financial wellbeing.

Identifying what makes you happy leads to better financial wellbeing.

Whether you dream of taking a career break, setting up your own business or enjoying an early retirement, the more money you save, the more flexibility you'll have, and the more options will be open to you.

Start saving as soon as possible. If you already have your emergency rainy day fund, start saving for your future aspirations. Your personal circumstances will dictate whether you save into a high-interest cash account or invest it. Think about the size of your goal, the timescale you have to get there and your appetite for risk.

Having a concrete picture of your life in the future can improve the financial decisions you make.

The findings from Aegon reveal that a more concrete vision of your future self makes it more likely for you to be a top contributor to a long-term saving vehicle, such as a private pension or an investment ISA.

This is true for high and low earners. With a defined plan, you're more likely to put extra money into long-term savings whatever your income level.

Source: [Aegon](#)

The Aegon study also found that men are more likely to have a concrete picture of their future self than women – although this difference reduces closer to retirement.

Source: [Aegon](#)

Key takeaway:

Think about long-term saving goals with specific targets for things you want in future life. You have the power to achieve the lifestyle you want – for yourself, and for your family.

We aim to inspire ideas, create confidence and give you the freedom to live life. We tailor our services to meet your exact needs and help you plan your investments and savings to create and maintain a lifestyle you love.

We'll gather information to gain a deep understanding of your current assets and liabilities. By taking the time to analyze your situation, we identify all the possibilities and opportunities to create your personalized financial plan.

Clarity and security for those we leave behind

One certainty in life is that we all experience difficulties. Consider what financial buffers you might need in place. For example, you may want income protection in case you're unable to work for an extended period, or critical illness cover to cover living costs or high medical expenses should you become critically unwell.

Having the right protection in place can give you peace of mind and improve your ability to navigate yourself (and any family members) through financial shocks. This is a core element of good financial wellbeing.

Although they can often be the most difficult, it's important to have conversations about your end-of-life plans. Only around two in five adults in the UK have written wills.

Key takeaway

Establishing the right level and type of protection is important for giving you and your family peace of mind. A detailed financial plan will incorporate this

(Continued on page 23)

into your strategy and be revisited at regular intervals to ensure the protection is still required and provide adequate cover to meet your needs.

As Chartered Financial Planners we are experienced in intergenerational wealth planning. We will help you navigate the complex interrelationship between wanting to help your family now, while ensuring you have enough to live on for the rest of your life.

People with high financial wellbeing are satisfied with their overall stand-

In closing let me remind retirees of some ways you can stay informed:

UPMA GOLD:

Send an email with your name, email address and office of retirement to our Email Coordinator, Linda Carter, at lhcarter@hotmail.com. Linda publishes UPMA GOLD as she receives information from various sources with no set frequency. If you would like to share newsworthy info with her, just send her an email once you have joined our network.

IN THE MAILBOX:

This is our official publication/newsletter that is printed and mailed bi-monthly. If you would like to get on the mailing list, please send your name and address to our Editor, Eva Finley, P O Box 500, Graford, TX 76449-0500, or email to IntheMailboxEditor@usa.net. This publication is also post-

ard of living

Thriving individuals manage their finances well. This creates financial security, eliminates day-to-day stress caused by debt, and helps build financial reserves.

These people spend their money wisely; they buy experiences that provide them with lasting memories.

Instead of only spending on themselves, they give to others. And they have the financial freedom to spend

more time with the people whose company they enjoy more.

This document is marketing material for a retail audience and does not constitute advice or recommendations.

Past performance is not a guide to future performance and may not be repeated. The value of investments and the income from them may go down as well as up and investors may not get back the amount originally invested.

"Thanks to Scott Millar for this article"

ed on the [UnitedPMA.org](http://www.unitedpma.org) website by clicking the link below:

<http://www.unitedpma.org/resources/publications/retirees---in-the-mailbox>

USPS Retiree Quarterly Newsletter available at <https://www.keepingposted.org/>

Until next time, be sure you mail something today.....you know I will!!!

PS: Let's work on the legislation to get **CSRS & FERS COLA** equal! Call your congressional representative and urge them to sponsor the necessary legislation to fix this inequity.

PSS: And of course don't forget **WEP/GPO**.....since 1984 we have dealt with this! This year your social security is cut by up to **\$558.00** if you are CSRS retiree, up from **\$512.00** in 2022!!!



**Rick Dama, PM Retired
Editor, Website Administra-**

My Bit's and Pieces

wiupma.org



Now that we are printing in color, I promised Julie I'd try and keep the size of the Zip Line down to keep the cost of printing down. Instead of putting in some of the application and registration forms we are going to use QR Codes . I'm also asking if anyone has an extremely long article to try and split them between issues or keep them to no more than two pages.

My next project is to learn a new web site program called WordPress. The program we currently use, Adobe Muse

was discontinued several years ago and is now giving me problems whenever I try and update the web site. I'm going to try one more update using Muse, after that I'll push myself to learn WordPress.

I hope (at least in SE Wisconsin) that everyone is enjoying the mild winter so far.

Stay well, hope to see you soon. Our State Convention would be a good place to get together and see each other again!



**Linda Hobbs, PM Retired
Memorial Committee Chair, 2022**

Memorial Committee



I wish everyone a Happy and Prosperous New Year 2023,

Please let me if you hear of a death, or see an obituary of a deceased Postmaster, Retired Postmaster, Associate Member or Spouse. If I get the information in time, funeral arrangements can be sent out by email. The obituary will be put in the Zip Line and included in the Memorial Service at the State Convention.

Thank you,
Linda Hobbs
PO Box 65
Rudolph WI 54475-0065

Phone # 715-435-3267 or email address clhobb@wctc.net



**Darlyn J. Jackson
1942-2022**

Darlyn J. Jackson, of Pickerel, died on January 17, 2023 at Aspirus Langlade Hospital. She was 79 years old. She was born on December 8, 1943 in Antigo, a daughter of Hilbert and Norma (Shanks) Borneman. She married David Jackson on July 27, 1963 at St. Peter Lutheran Church in Polar. He preceded her in death on March 18, 2017.

She was a graduate of Antigo High School, class of 1961.

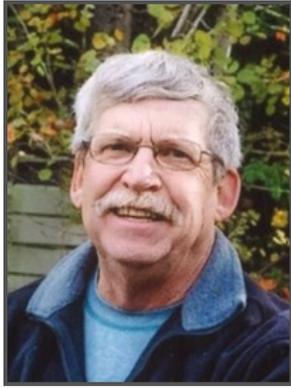
Mrs. Jackson has a 32-year career with the United States Postal Service. She served as Post Master in Pickerel, Stetsonville, Rothschild, and Rhineland. During her career, she was the first female mail carrier for the Antigo post office, served as superintendent of postal operations in Stevens Point, MSC director of mail processing in Wausau, deputy district director of the National Association of Postmasters of the United States, and served as a part-time clerk and officer-in-charge for both Antigo and Tomahawk between post master selections. She was also a recipient of the Crystal Eagle Award for outstanding leadership.

Darlyn was a member of the Pickerel Pearson Lions Club and Arbutus Lutheran Church where she served as both president and treasurer. She also served as clerk for the Town of Lanlgade.

She enjoyed golfing, bowling, fishing, traveling and trips to the Casino. She was a Chicago Bears fan. She will be remembered for her beautiful flower gardens and her abundance of raspberries.

Survivors include four sisters, Dawn (Don) Banczak of Antigo, Donna (Dave) Witman of Lily, Denise (Dale) Schroeder of Antigo, and Deb Sadowski of Merrill; two brothers, Dan Borneman of Antigo and Dean (Diane) Borneman of Arbor Vitae; two brothers-in-law, Chuck (Laura) Jackson of Pickerel and Don (Dani) Jackson of Coloma; and several loving nieces and nephews.

In addition to her parents and husband, she was preceded in death by an infant sister, Mary; two sisters-in-law, DeLores Borneman and Judy (Ron) Selenske; and a brother-in-law, Phil Sadowski



Daniel F. Lind
1950-2023

Daniel F. Lind, age 72, passed away peacefully on December 29, 2022, at his home in Rib Lake, WI, surrounded by family after a four year journey with cancer.

A visitation for Daniel will take place on Friday, January 6, 2023 at Woodland Community Church from 4-7pm and at 10am on Saturday, January 7, 2023 prior to the 11am Celebration of Life with Pastor Bryan Regier. Burial will follow at Hillcrest Cemetery in Spirit, WI.

Pallbearers are Brad Borchardt, Randy Erickson, Todd Henderson, Ray Lind, Bryan Marschke, and Kyle Thums.

Daniel was born in Tomahawk, WI on July 8, 1950; the fifth of seven children to Roy and Agnes Lind. He grew up in Spirit, WI and was a 1968 graduate of Rib Lake High School. In 1970, he graduated from Taylor County Teacher's College and taught at Elk Mound for three years. He worked construction until 1980 when he started his 32 year postal career with the USPS in Phillips (3 years), Brantwood (3 years), and Rib Lake (26 years).

On August 12, 1978, Daniel married the love of his life, Jean Hebda, in Rib Lake. In his younger days, he was an avid softball player and took his Harley on many long rides. While they raised four children, he was actively involved and enjoyed passing his love of sports onto them. As his children grew, he not only coached many teams, he was also an AWANA leader and head usher at Woodland and involved in the Rib Lake Booster Club. He was blessed with many opportunities to go camping, hunting, riding wheelers, and traveling, which included a road trip to Alaska. His passion for the Dallas Cowboys is now carried on by his children and grandchildren.

He is survived by his wife of 44 years, Jean Lind, of Rib Lake; four children, Gabe (Kelly) Lind of Phillips, Bonnie Johnson of Circle Pines, MN, Aimee (Dan) Vechart and Trevor (Tera) Lind both of Appleton; four brothers, Darrell (Luann) Lind, Duane (Joyce) Lind, Dennis (Deb) Lind, and Dave (Donna) Lind and two sisters, Donna Stolhammer and Diane Kruit; grandchildren, Dylon (Katelynn), Tyler, Hunter, Spencer, Parker, Owen, Jake, Hannah, and Finn; and in-laws and many nieces and nephews.

Daniel was preceded in death by his parents; in-laws, Stanley and Dorothy Hebda; and two brothers-in-law, Tom Hebda and Don Stolhammer.



Send Obituaries To:
Linda Hobbs
PO Box 65
Rudolph WI 54475-0065
Phone # 715-435-3267, email clhobb@wctc.net





1/2 boy - 1/2 man 1/2 girl - 1/2 woman

Read this and PASS it on.

You just won't be able to stop yourself.

The average age of the military man is 19 years. He is a short haired, tight-muscled kid who, under normal circumstances is considered by society as half man, half boy. Not yet dry behind the ears, not old enough to buy a beer, but old enough to die for his country. He never really cared much for work and he would rather wax his own car than wash his father's, but he has never collected unemployment either.



He's a recent High School graduate; he was probably an average student, pursued some form of sport activities, drives a ten year old jalopy, and has a steady girlfriend that either broke up with him when he left, or swears to be waiting when he returns from half a world away. He listens to rock and roll or hip-hop or rap or jazz or swing and a 155mm howitzer.

He is 10 or 15 pounds lighter now than when he was at home because he is working or fighting from before dawn to well after dusk. He has trouble spelling, thus letter writing is a pain for him, but he can field strip a rifle in 30 seconds and reassemble it in less time in the dark. He can recite to you the nomenclature of a machine gun or grenade launcher and use either one effectively if he must.

He digs foxholes and latrines and can apply first aid like a professional.

He can march until he is told to stop, or stop until he is told to march.

He obeys orders instantly and without hesitation, but he is not without spirit or individual dignity. He is self-sufficient.

He has two sets of fatigues: he washes one and wears the other. He keeps his canteens full and his feet dry.

He sometimes forgets to brush his teeth, but never to clean his rifle. He can cook his own meals, mend his own clothes, and fix his own hurts.

If you're thirsty, he'll share his water with you; if you are hungry, his food. He'll even split his ammunition with you in the midst of battle when you run low.

He has learned to use his hands like weapons and weapons like they were his hands.

He can save your life - or take it because that is his job.

He will often do twice the work of a civilian, draw half the pay, and still find ironic humor in it all.

He has seen more suffering and death than he should have in his short lifetime.

He has wept in public and in private, for friends who have fallen in combat and is unashamed.



He feels every note of the National Anthem vibrate through his body while at rigid attention, while tempering the burning desire to 'square-away' those around him who haven't bothered to stand, remove their hat, or even stop talking. In an odd twist, day in and day out, far from home, he defends their right to be disrespectful.

Just as did his Father, Grandfather, and Great-grandfather, he is paying the price for our freedom. Beardless or not, he is not a boy. He is the American Fighting Man that has kept this country free for over 200 years.

He has asked nothing in return, except our friendship and understanding.



Remember him, always, for he has earned our respect and admiration with his blood.

And now we even have women over there in danger, doing their part in this tradition of going to War when our nation calls us to do so



As you go to bed tonight, remember this shot. A short lull, a little shade and a picture of loved ones in their helmets.



Prayer wheel for our military.... Please don't break it. Please send this on after a short prayer.

Prayer Wheel

'Lord, hold our troops in your loving hands. Protect them as they protect us.

Bless them and their families for the selfless acts they perform for us in our time of need. Amen.'

When you receive this, please stop for a moment and say a prayer for our ground troops everywhere, sailors on ships, and airmen in the air, and for those in all foreign countries.

There is nothing attached. This can be very powerful.

Of all the gifts you could give a US Soldier, Sailor, Coastguardsman, Marine, or Airman, prayer is the very best one.

I can't break this one, sorry.

Pass it on to everyone and pray.



-- What you are will show in what you do.

-- Thomas A. Edison





United Postmasters and Managers of America

UPMA Zip Line
N6196 County Road F
Sullivan WI 53178-9733

CHANGE SERVICE REQUESTED

Non-Profit
Organization
US Postage
Paid

**Email address for
Wisconsin UPMA President
and Adverse Action is
wiupma@gmail.com**

I decided to stop calling the bathroom "John" and renamed it the "Jim". I feel so much better saying I went to the Jim this morning. Old age is coming at a really bad time.



HELP SAVE OUR UPMA BUDGET!!!

Send your change of
Address Information to:

Rick Dama
N6196 County Road F
Sullivan WI 53178-9733
radpm3262@gmail.com
Or log into unitedpma.org

Zip Line

Next Issue deadline:
March 15, 2023

Submit articles to:
radpm3262@gmail.com
subject line
(Zip Line UPMA)

wiupma.org

Website updates and articles can
be submitted anytime to:

radpm3262@gmail.com
subject line (UPMA Website)

DATES TO REMEMBER

2023

- Legislative Summit
March 19 - 23, 2023
- 7th Annual State Convention
Friday May1 - Sunday May7, 2023
- 7th Annual - National Convention
August 26 - September 1, 2023
- 31st Annual Retirees Jamboree
September 17 - 19, 2023
- Central Area Officers Seminar
September 22 - 24, 2023

INSIDE THIS ISSUE:

EXECUTIVE VICE PRESIDENT	3
LEGISLATIVE & PAC	4 - 5
MEET PAM RITCHIE OUR NEW VICE PRESIDENT EDUCATION	6
SECRETARY/TREASURER AUDIT REPORT	10
SCHOLARSHIP	12 - 15
PRESIDENT RETIREES	19
OBITUARIES	24 - 25